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IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF VIRGINIA

CHARLOTTESVILLE DIVISION

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IN RE-	NANCY	IOAN	THOMAS
IN KE.	INANCI	JUAN	INUMAS

CIVIL No. 3:06cv00037

Debtor,

NANCY JOAN THOMAS,

Appellant,

JUDGMENT ORDER

v.

EDUCATIONAL CREDIT MANAGEMENT CORPORATION,

Appellee.

JUDGE NORMAN K. MOON

For the reasons set forth in the accompanying Memorandum Opinion, the judgment of the United States Bankruptcy Court for the Western District of Virginia is hereby AFFIRMED.

It is so ORDERED.

The Clerk of the Court is hereby directed to send a certified copy of this Judgment Order to all counsel of record.

ENTERED: James & Mow
United States District Judge

Pare 9, 2009